

B1 (Official Form 1)(12/11)

| <b>United States Bankruptcy Court<br/>District of Nevada</b>   |  |   |   | <b>Voluntary Petition</b>  |                                  |
|--|--|---|---|--|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Inscho, Patrick M</b>   |  |   | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Schleider-Inscho, Ursula M</b>   |  |                                  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |  |   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):   |  |                                  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all)<br><b>xxx-xx-6616</b>   |  |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all)<br><b>xxx-xx-4347</b>  |  |                                  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>10359 Turret Peak Avenue<br/>Las Vegas, NV</b>   |  |   | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>10359 Turret Peak Avenue<br/>Las Vegas, NV</b>  |  |                                  |
| ZIP Code<br><b>89135</b>   |  |   | ZIP Code<br><b>89135</b>  |  |                                  |
| County of Residence or of the Principal Place of Business:<br><b>Clark</b>   |  |   | County of Residence or of the Principal Place of Business:<br><b>Clark</b>  |  |                                  |
| Mailing Address of Debtor (if different from street address):  |  |   | Mailing Address of Joint Debtor (if different from street address):   |  |                                  |
| ZIP Code   |  |   | ZIP Code  |  |                                  |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):   |  |   |   |  |                                  |
| <b>Type of Debtor</b><br>(Form of Organization) (Check one box)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)  |  | <b>Nature of Business</b><br>(Check one box)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined<br>in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other |   | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box)<br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Nonmain Proceeding |                                  |
| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><br>Each country in which a foreign proceeding<br>by, regarding, or against debtor is pending:   |  | <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code).  |   | <b>Nature of Debts</b><br>(Check one box)<br><input checked="" type="checkbox"/> Debts are primarily consumer debts,<br>defined in 11 U.S.C. § 101(8) as<br>"incurred by an individual primarily for<br>a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily<br>business debts.  |                                  |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the<br>debtor is unable to pay fee except in installments. Rule 1006(b). See Official<br>Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B. |  |   | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates)<br>are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).<br>Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors,<br>in accordance with 11 U.S.C. § 1126(b). |  |                                  |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid,<br>there will be no funds available for distribution to unsecured creditors.  |  |   |   |  | THIS SPACE IS FOR COURT USE ONLY |
| <b>Estimated Number of Creditors</b><br><input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000   |  |   |   |  |                                  |
| <b>Estimated Assets</b><br><input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                     |  |   |   |  |                                  |
| <b>Estimated Liabilities</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                |  |   |   |  |                                  |

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Inscho, Patrick M****Schleider-Inscho, Ursula M****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Roger P. Croteau**

Signature of Attorney for Debtor(s)

**March 7, 2012**

(Date)

**Roger P. Croteau****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Inscho, Patrick M****Schleider-Inscho, Ursula M****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Patrick M Inscho**Signature of Debtor **Patrick M Inscho****X /s/ Ursula M Schleider-Inscho**Signature of Joint Debtor **Ursula M Schleider-Inscho**

Telephone Number (If not represented by attorney)

**March 7, 2012**

Date

**Signature of Attorney\*****X /s/ Roger P. Croteau**

Signature of Attorney for Debtor(s)

**Roger P. Croteau 4958**

Printed Name of Attorney for Debtor(s)

**Roger P. Croteau & Associates Ltd.**

Firm Name

**720 South Fourth Street, Suite 202  
Las Vegas, NV 89101**

Address

**Email: croteaulaw@croteaulaw.com****(702) 254-7775 Fax: (702) 228-7719**

Telephone Number

**March 7, 2012**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**District of Nevada**

In re **Patrick M Inscho**  
**Ursula M Schleider-Inscho**

Debtor(s)

Case No.  
 Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Patrick M Inscho  
Patrick M Inscho

Date: March 7, 2012

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**District of Nevada**

In re **Patrick M Inscho**  
**Ursula M Schleider-Inscho**

Debtor(s)

Case No.  
 Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Ursula M Schleider-Inscho  
Ursula M Schleider-Inscho

Date: March 7, 2012

**United States Bankruptcy Court  
District of Nevada**

In re **Patrick M Inscho**  
**Ursula M Schleider-Inscho**

Debtor(s)

Case No.

Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **March 7, 2012**

**/s/ Patrick M Inscho**

**Patrick M Inscho**

Signature of Debtor

Date: **March 7, 2012**

**/s/ Ursula M Schleider-Inscho**

**Ursula M Schleider-Inscho**

Signature of Debtor



Patrick M Inscho  
Ursula M Schleider-Inscho  
10359 Turret Peak Avenue  
Las Vegas, NV 89135

Roger P. Croteau  
Roger P. Croteau & Associates Ltd.  
720 South Fourth Street, Suite 202  
Las Vegas, NV 89101

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101

Department of Motor Vehicles  
555 Wright Way  
Carson City, NV 89711-0250

Department of Taxation  
1550 College Pkwy, Ste 115  
Carson City, NV 89706-7937

Aargon Collection Agency  
Acct No xxxxxx8868  
3025 West Sahara Ave  
Las Vegas, NV 89102

Aargon Collection Agency  
Acct No xxxxxx8809  
3025 West Sahara Ave  
Las Vegas, NV 89102

Account Resolution  
Acct No xxxx0070  
9301 Winnetka Ave Unit B  
Chatsworth, CA 91311

Acctcorp Of Southern Nevada  
Acct No xxxx37N1  
4955 S Durango Blvd, Ste 177  
Las Vegas, NV 89113

Advanta Bk  
Acct No xxxxxxxxxxxxxx8054  
Welsh and McKean Roads  
Po Box 844  
Spring House, PA 19477

American Express  
Acct No xxxxxxxxxxxxxx5083  
American Express Special Research  
Po Box 981540  
El Paso, TX 79998

Asset Acceptance Llc  
Acct No xxxxx4367  
Attn: Bankruptcy  
Po Box 2036  
Warren, MI 48090

Bank Of America  
Acct No xxxxxxxxxxxxx6820  
Attention: Recovery Department  
4161 Peidmont Pkwy.  
Greensboro, NC 27410

Calvary Portfolio Services  
Acct No xxxx9865  
Attention: Bankruptcy Department  
500 Summit Lake Dr.  
Valhalla, NY 10595

Calvary Portfolio Services  
Acct No xxxx3031  
Attention: Bankruptcy Department  
500 Summit Lake Dr.  
Valhalla, NY 10595

Capital One, N.a.  
Acct No xxxxxxxxxxxxx5923  
Capital One Bank (USA) N.A.  
Po Box 30285  
Salt Lake City, UT 84130

Cds/collection Agency/Escalate  
Acct No xxxx1134  
Attention: Bankruptcy  
5200 Stoneham Rd  
North Canton, OH 44720

Chase  
Acct No xxxxxxxxxxxxx6146  
Po Box 15298  
Wilmington, DE 19850

Chase  
Acct No xxxxxxxxxxxxx2856  
Po Box 15298  
Wilmington, DE 19850

Chase  
Acct No xxxxxxxx7820  
Chase Card Services  
Po Box 15298  
Wilmington, DE 19850

Chase  
Acct No xxxxxxxxxxxxxx3343  
Po Box 15298  
Wilmington, DE 19850

Chase  
Acct No xxxxxx7820  
Po Box 24696  
Columbus, OH 43224

Chase Manhattan  
Acct No xxxxxxxxxxxxxx0105  
Attn: Bankruptcy Research Dept  
P.O. Box 24696  
Columbus, OH 43224

Chase Mht Bk  
Acct No xxxxxxxxxxxxxx8537  
Attn: Bankruptcy  
Po Box 15145  
Wilmington, DE 19850

Chela/Sallie Mae  
Acct No xxxxxxxxxxxxxxxxxxxxxx0309  
Attn: Claims Department  
Po Box 9500  
Wilkes-Barre, PA 18773

Chela/Sallie Mae  
Acct No xxxxxxxxxxxxxxxxxxxxxx1007  
Attn: Claims Department  
Po Box 9500  
Wilkes-Barre, PA 18773

Citibank Sd, Na  
Acct No xxxxxxxx3651  
Attn: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Citibankna  
Acct No xxxxxx7677  
Attn.: Centralized Bankruptcy  
Po Box 20363  
Kansas City, MO 64195

CitiMortgage  
Acct No xxx9065  
Formerly First Nationwide Mortgage  
PO Box 79022  
MS322  
St Louis, MO 63179

Clark County Collection Service  
Acct No xx7319  
8860 W Sunset Suite 100  
Las Vegas, NV 89148

Credit Bureau Central  
Acct No xxxxx6781  
2980 S Jones Blvd, Suite A  
Las Vegas, NV 89146

Credit Management Lp  
Acct No xxxx1181  
4200 International  
Carrollton, TX 75007

Credit Management Lp  
Acct No xxxx6945  
4200 International  
Carrollton, TX 75007

Discover Fin  
Acct No xxxxxxxxxxxxxx1078  
Attention: Bankruptcy Department  
Po Box 3025  
New Albany, OH 43054

Discover Fin  
Acct No xxxxxxxxxxxxxx3305  
Attention: Bankruptcy Department  
Po Box 3025  
New Albany, OH 43054

Dsnb Macys  
Acct No xxxxxxxxxxx0331  
9111 Duke Blvd  
Mason, OH 45040

Dsnb Macys  
Acct No xxxxxxxxxxx0320  
9111 Duke Blvd  
Mason, OH 45040

Dsnb Macys  
Acct No xxxxxxxxxxx7920  
9111 Duke Blvd  
Mason, OH 45040

Ecmc  
Acct No xxxxxxxx0001  
Po Box 64909  
St. Paul, MN 55164

Ecmc  
Acct No xxxxxxxx0002  
Po Box 64909  
St. Paul, MN 55164

Enhanced Recovery Corp  
Acct No xxxx1018  
Attention: Client Services  
8014 Bayberry Rd  
Jacksonville, FL 32256

Financial Corporation Of America  
Acct No xxxx0702  
Attn: Bankruptcy  
Po Box 203500  
Austin, TX 78720

First Data  
Acct No xxxxxxxxx7000  
1307 Walt Whitman Rd  
Melville, NY 11747

G M A C/Ally  
Acct No xxxxxxxxx1108  
Po Box 130424  
Roseville, MN 55113

Gemb/sams Club Dc  
Acct No xxxxxxxxxxxxx7635  
Gemb Finance  
Po Box 103104  
Roswell, GA 30076

Gmac  
Acct No xxxxxxxx3905  
Po Box 12699  
Glendale, AZ 85318

Hospital Collection Sv  
Acct No xxx6268  
Po Box 872  
Reno, NV 89504

Hsbc/bstby  
Acct No xxxxxxxxxxxxx0358  
Po Box 5253  
Carol Stream, IL 60197

Hsbc/saks  
Acct No xxxxxxx6526  
140 W Industrial Dr  
Elmhurst, IL 60126

Lowes / MBGA / GEMB  
Acct No xxxxxxxxxxxxxx0701  
Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076

Lvnv Funding Llc  
Acct No xxxxxxxxxxxxxx0358  
Po Box 740281  
Houston, TX 77274

Lvnv Funding Llc  
Acct No xxxxxxxxxxxxxx2856  
Po Box 740281  
Houston, TX 77274

Mb Fin Svcs  
Acct No xxxxxxx1098  
36455 Corporate Dr  
Farmington Hills, MI 48331

Midland Credit Management Inc  
Acct No xxxxxxx3062  
8875 Aero Drive, Ste 200  
San Diego, CA 92123

Midland Credit Management Inc  
Acct No xxxxxxx2083  
8875 Aero Drive, Ste 200  
San Diego, CA 92123

Pinnacle Financial Group  
Acct No xxxxx9584  
7825 Washington Ave S, Suite 310  
Minneapolis, MN 55439

Plusfour Inc.  
Acct No xxx6905  
6345 S Pecos Rd Ste 212  
Las Vegas, NV 89120

Plusfour Inc.  
Acct No xxx7891  
6345 S Pecos Rd Ste 212  
Las Vegas, NV 89120

Progressive Manageme  
Acct No xxxxx3538  
Po Box 2220  
West Covina, CA 91793

Quantum Collections  
Acct No xxxxxxxxxxx4723  
3224 Civic Center Drive  
North Las Vegas, NV 89030

Quantum Collections  
Acct No xxxxxxxxxx4723  
3224 Civic Center Drive  
North Las Vegas, NV 89030

Target Credit Card (TC)  
Acct No x8677  
C/O Financial & Retail Services  
Mailstop BT P.O. Box 9475  
Minneapolis, MN 55440

Tnb-Visa (TV) / Target  
Acct No xxxxxxxxxxxxxx7968  
C/O Financial & Retail Services  
Mailstop BV P.O.Box 9475  
Minneapolis, MN 55440

Troy Capital Llc  
Acct No xx6235  
2660 S Rainbow Blvd Ste C103  
Las Vegas, NV 89146

Unvl/citi  
Acct No xxxxxxxxxxxxxx5629  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Wells Fargo Bank Nv Na  
Acct No xxxxxxxxxxxxxx1998  
PO Box 31557  
Billings, MT 59107

Wells Fargo Bank Nv Na  
Acct No xxxxxxxxxxxxxx1998  
PO Box 31557  
Billings, MT 59107

Wells Fargo Card Ser  
Acct No xxxxxxxxxxxxxx2408  
1 Home Campus  
3rd Floor  
Des Moines, IA 50328

Wfs Financial/Wachovia Dealer Services  
Acct No xxxxxxxx7382  
Po Box 3569  
Rancho Cucamonga, CA 91730